

## Service Strategy of PT. Zakiah Dina Tayyibah on Prospective Umrah and Pilgrims: Analysis of Islamic Business Ethics

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### Abstract

*One of the Hajj and Umrah travel that develops in Parepare City is PT. Zakiah Dina Tayyibah, which has been operating since 2008 and in 2014, has obtained a permit for organizing Umrah Worship Tourists (PPIU) from the Ministry of Religion. This Study discusses the form of guidance, the form of service, and the form of protection of the umrah pilgrims at PT. Zakiah In Tayyibah. This type of research is an empirical study using descriptive qualitative. The primary data sources in this study are the Directors, employees and members of PT. Zakiah In Tayyibah. While secondary data are scientific books and journals. The results of this study are the form of coaching conducted by PT. Zakiah Dina Tayyibah is good enough, that is by giving manasik guidance to prospective pilgrims who will depart; the form of service of PT. Zakiah Dina Tayyibah is good enough by paying attention to reliability, responsiveness, assurance, empathy and tangible to the prospective Jamaat who will go to worship to the holy land; the form of protection provided by PT. Zakiah Dina Tayyibah to the congregation is to provide insurance in the form of cooperation with the insurance company ADIRA. In the application of the three leading sectors above at PT. Zakiah Dina Tayyibah has fulfilled the elements of Islamic business ethics namely justice, honesty, trustworthiness and transparency.*

**Keywords:** service strategy, umrah and pilgrims, Islamic business ethics, protection

### 1. Introduction

Hajj is in fact a means and medium for Muslims to perform worship to the House and the holy land every year. Because every year some Muslims from all over the world come to perform Hajj. As for umrah, in fact it becomes a means and a medium for Muslims to worship the holy land at all times and times. Because at that time the Muslims came and visited the Ka'bah to perform worship and get closer to Allah swt. Not only the year during the hajj, but also at all times, when people perform umrah (Mulia, 2003). Hajj is one of the worships in Islam which is the fifth pillar of Islam whose law is obligatory for those who have fulfilled the conditions. This is as in QS Ali Imran / 3: 97: "There are clear signs in it, (among them) the shrine of Ibrahim. Whoever enters it (the House) will be safe; Performing

Hajj is a human obligation to Allah, that is (for) those who are able to travel to the House. Whoever denies (the obligation of Hajj), then verily Allah is Rich (does not need anything) from the universe”.

Hajj and umrah activities have two aspects that must be considered in their implementation, namely, the standard of implementation while still on the ground, many important aspects that must be taken into account, such as in service delivery (BPIH payment to banks, management of hajj and umrah documents, prospective health checks manasik guidance (guidance materials, methods and times of guidance), provision of equipment, and religious consultation. While the standard of Hajj and Umrah worship services in the holy land is the service of accommodation, transportation, consumption, and health (Kustini, 2007).

The increase in the number of pilgrims tends to increase from year to year, the number of pilgrims is always increasing every year. Many Indonesian Muslim motives perform Hajj, among them to increase good deeds, be an example to society, obtain social status and increase political prestige. The higher the education of Muslims, the stronger their motivation to perform Hajj (RI., 2012).

There are several key elements in the organization of pilgrimage that must be considered: prospective pilgrims, financing, administrative equipment, means of transportation, bilateral relations between countries, and implementing organizations. The elements are interconnected with each other, where the elements require guarantees in the conduct of the pilgrimage related to: first, the registered and qualified pilgrims can leave for Saudi Arabia. Second, pilgrims who have been in the holy land can meet for accommodation, consumption and transportation. Third, all pilgrims who have been in the holy land can perform wukuf worship in Arafah and other pillars of Hajj, and all four pilgrims who have performed the entire pilgrimage can be returned safely to their home area (Nahrawi, 2009). In Law No. 17 of 1999 on the conduct of Hajj is indicated three things that must be tried consistently and continuously by the government, in this case the Ministry of Religion as the *leading sector* of Hajj, namely; 1) construction that includes pre-Hajj guidance, during and after; 2) Services consisting of administrative services, transportation, consumption, health, accommodation, and 3) Protection that includes safety, security and protection insurance from other parties that are detrimental to pilgrims.

In order for the purpose of performing Hajj and Umrah to always be successful and achieve the targets to be achieved, it is necessary to have a management, both management in the field of service, counseling and guidance, manasik and so on. So that what is the ideal of the pilgrims in performing the pilgrimage and umrah can be obtained perfectly and satisfactorily.

The increasing interest of entrepreneurs to open a bureau for hajj and umrah travel is one of the determinants in the use of each strategy. Therefore, a competent strategy or *marketing* is needed in attracting the interest of the congregation, due to the large number of people interested in performing Hajj and Umrah, this business becomes a prospective business field. The organization of Hajj aims to provide guidance, service, and protection to pilgrims, the service is done by advancing the principles of justice, professional and accountable.

Providing good services or services to the congregation will provide satisfaction to the congregation which will ultimately create the congregation's loyalty to the traveler concerned. If the service for the service received is as expected, then the quality of service or service is perceived as good and satisfactory, on the other hand if the service or service received is lower than expected, then the quality is perceived as bad.

In addition, looking at the profile of Indonesian pilgrims from year to year mostly comes from people who do not have the experience to travel far, live in the local culture, and also can not speak a foreign language. Performing Hajj, indirectly forces them to face a reality that was never imagined. Based on that, in addition to the use of appropriate strategies by the travel party, good coaching, service and protection must also be done to prospective pilgrims.

One of the growing pilgrimage and pilgrimage travel in Parepare City is PT. Zakiah Dina Tayyibah who has been operating since 2008 and in 2014 has obtained the permission of the Organizer for Umrah Worship Travel (PPIU) from the Ministry of Religion. PT. Zakiah Dina Tayyibah is one of the specialized hajj and umrah travel bureaus that strives to provide the best service in carrying out the journey of hajj and umrah and is able to launch the implementation of hajj and umrah in Indonesia. In addition, many pilgrims and pilgrims have used this travel bureau. To find out more about the form of coaching, service and protection for pilgrims for Hajj and Umra. The main focus that is the problem in this research is the strategy conducted by PT. Zakiah Dina Tayyibah on Hajj and Umrah. The

strategies referred to in this study include strategies in terms of services that include coaching, service, and protection of pilgrims and umrah.

Based on the background of these problems, then the main problem in this research is how the Service Strategy of PT. Zakiah Dina Tayyibah on Hajj and Umrah., With the following sub-problems; 1 )How is the construction of pilgrims for Hajj and Umrah at PT. Zakiah In Tayyibah?; 2) How to serve pilgrims for Hajj and Umrah at PT. Zakiah In Tayyibah?, and 3) How to protect pilgrims for Hajj and Umrah at PT. Zakiah In Tayyibah?.

## **2. Theoretical Review**

### **2.1. The Theory of Construction**

Construction comes from the word "build" which means to build. When given the prefix me - then building means building, establishing, working to be better. So that coaching contains the meaning of processes, actions, and activities performed powerfully to obtain better results (Kebudayaan, 2014). According to Law No. 13 of 2008 Article 1 Verse 9 The meaning of the construction of Hajj is a series of activities that include extension and guidance for pilgrims. Construction according to the Marriage Construction and Preservation Advisory Board (BP4) is all management or handling efforts in the form of pioneering, directing, and developing the ability to achieve goals by holding and using with all funds and resources available (Jakarta, 2000).

Based on the meaning of the above construction, then the construction of the congregation is to build, work, develop the ability together in the pilgrimage activities to achieve the desired and desired goal or a successful pilgrimage. Based on observations profile Indonesian pilgrims over the years mostly people living in remote areas, do not have much experience traveling, living in a culture site l and can not speak a foreign language. The conditions of performing the pilgrimage forced them to face an unimaginable reality.

The construction of prospective pilgrims is one of the main tasks of the Ministry of Religion which in this case is the Directorate General of Islamic Community Guidance and Hajj Administration, where in the implementation of this task the government has involved the community to participate as working partners (Jakarta, 2000). Hajj guidance group as a religious social institution (non government) is an institution that has the legality of guidance through Law and further clarified

through a special container in a new structure in the new structure of the Ministry of Religion with Subdit Bina KBIH in the Directorate of Hajj.

KBIH is an Islamic social institution / foundation that operates in the field of Manasik Hajj Guidance for prospective pilgrims / pilgrims both during the supply of land and during the implementation of Hajj in Saudi Arabia. KBIH as a religious social institution in carrying out guidance duties is regulated based on the Decree of the Minister of Religion No. 371 of 2002 on the Conduct of Hajj and Umrah, which represents KBIH as an official body outside the government in guidance.

Based on the above thinking and with the increasing number of KBIH backgrounds, the construction of KBIH has become an urgent necessity. The coaching system is intended to be standardized in a guidebook for all regional and central practice practitioners.

## **2.2. The Theory of Services**

Services according to Kamus Besar Bahasa Indonesia, are defined as facilities provided in connection with the sale and purchase of goods or services (Kebudayaan, 2014). According to Gronroos mentions that service is an activity or a series of invisible (untouchable) activities that occur as a result of interaction between consumers and employees are other things provided by companies that provide services intended to solve problems consumers or customers (Ratminto & Atik Septi Winarsih, 2007). Meanwhile, service as a process of meeting needs through the activities of others that are immediately accepted. In other words, it can be said that service is an action performed by one person with another so that each one gets the expected benefits and gets satisfaction (Moenir, 2006).

Based on this definition it can be seen that the main characteristics of the service are invisible (untouchable) and involve human efforts (employees) or other equipment provided by the service organization. Public service standards that every public service organization must have service standards and be published as a guarantee of certainty for service recipients. Service standards are measures taken in the implementation of public services that must be adhered to by the provider or recipients of services. Pursuant to MENPAN decision No. 63 of 2004, service standards (Ratminto & Atik Septi Winarsih, 2007), at least include; the service procedures is service procedures booked for service providers and recipients including complaints, completion time: The settlement time set from the time of filing the application until the completion of the service including the complaint, service fee: Service fee / rate includes details specified in the service provider process, service products: Service results that will be received in accordance with the

provisions that have been set, facilities and infrastructure: Provision of adequate service facilities and infrastructure by public service providers, competency of the service provider: The competency of the service provider must be determined appropriately based on the required knowledge, skills, skills, attitudes, and behavior.

Here are some characteristics of good service for companies and employees who serve the congregation; 1) Availability of good employees: The comfort of the congregation depends very much on the employees who serve it. Employees should be friendly, polite, courteous and attractive. In addition, employees must remain responsive, talkative, pleasant, and smart, employees must be able to attract and take the hearts of the congregation so that the congregation is more interested. Similarly, the way employees' performance should be neat, fast and agile; 2) The availability of good facilities and infrastructure: basically the congregation wants to be served in a good way. To serve the congregation, one of the most important things to note in addition to the quality and quantity of human resources owned by travel agents is the facilities and infrastructure owned by the company. The equipment and facilities available such as the waiting room and reception room should be equipped with various facilities so that the congregation feels comfortable and at ease in the room; 3) Responsible: from start to finish can be responsible. This means that in carrying out employee service activities must be able to serve from start to finish. The congregation will be satisfied if the employee is responsible for the service they want. If there is an employee who from the beginning handled the problem, immediately take over his responsibilities. 4) Able to serve quickly and accurately. This means that in serving the congregation, employees are expected to perform in accordance with existing procedures. The services provided are in accordance with the schedule for the work and do not make mistakes in the sense that the services provided do not comply with company standards and the wishes of the congregation.; 5) Able to communicate. This means that employees must be able to speak to the congregation. Employees must also quickly understand the needs of the congregation. In addition, employees must also be able to communicate in a language that is clear and easily understood by the congregation, and 6) Have good knowledge and skills. To be an employee who specializes in serving the congregation must have certain knowledge and skills. Because employee duties are always related to the congregation, employees need to be educated especially on their ability and knowledge to deal with congregation problems or ability in work (Kasmir, n.d.).

### 2.3. The Theory of Protection

Protection is a hope that each congregation has in performing worship in the holy land and all that is facilitated by using insurance while the congregation is still on the plane, but once the congregation is in the holy land their safety is at stake. individuals and companies / institutions. Based on this, it can be understood that the protection against pilgrims of hajj and umrah by using insurance. As for the meaning of hajj insurance is a form of mutual support between the pilgrims with the aim of giving compensation to their heirs if the pilgrims die during the pilgrimage, that is, since the pilgrims leave home until they return home (Muhbib Abdul Wahab, 2003).

In the explanation of Law No. 13 of 2008 stated that to achieve this goal, a conducive environment is needed for citizens who will perform the pilgrimage. A conducive atmosphere can be created when the pilgrimage organization is able to provide; 1) Construction, covering guidance, extension and information; 2) Services, including administrative, transportation, health and accommodation services, and 3) Protection, covering safety and security. Opportunity to perform the pilgrimage, as well as the determination of the Hajj Maintenance Cost (BPIH) affordable by prospective pilgrims.

The role of the government in the conduct of Hajj is not only in terms of direct and indirect control, but also direct operations. Therefore the government in this regard Kementerian e rian Religion plays a role as the regulator has the authority to issue a policy, and as the operator is carrying out direct management and operational maintenance of the pilgrimage.

The Protection Theory is supported by Islamic Business Ethics theory. Etymologically, ethics is synonymous with morals, as it is commonly known that the term morals comes from the words *mos* (in the singular) and *mores* (in the plural) in Latin which means habit or way of life. In Indonesian, morality is translated morally, that is, behavior that conforms to the general view, which is good and reasonable, which includes certain social units and the environment (Priansa, 2009).

Business means a trade, a commercial business in the world of trade in business. In a broader sense, business is defined as all trade production activities of goods and services. Business is a total number of businesses that include agriculture, production, distribution, transportation, communications, business services and government that are involved in the field of making and marketing

goods and services to consumers. The term business is generally emphasized in 3 things: individual business such as the household industry, large corporate enterprises such as PT, CV, as well as cooperative legal entities and businesses in the economic structure of a country (Shuprihanto, 1995).

Furthermore, in the case of business there are two basic meanings of business: (1) business is activities; and (2) the business is a company. Experts also define business in different ways. Raymond E. Glos' definition, as quoted by Hussein Umar, is considered to have the broadest scope (Umar, 2000), namely: business is all activities organized by people engaged in business and industry that provide goods and services for the need to maintain and improve their standards and quality of life. " Business is an individual business activity organized to produce and sell goods and services in order to profit in meeting the needs of society (Priansa, 2009).

Based on the above explanation of business ethics can be defined as the study, investigation or systematic assessment of the behavior of a person or in a group and in business transactions in order to realize a better life or business ethics that is in knowledge of business methods by paying attention to behavior that is truth or honesty in trying (doing business). Truth in ethics is a standard ethic that is generally accepted and its principles are recognized either by individuals, society or in groups.

Islamic business is an effort to develop capital for living needs that is done by respecting Islamic ethics. In addition to establishing ethics, Islam also encourages mankind to develop business (Subandi, 2000). Islamic business can also be defined as a series of business activities (production, distribution, and consumption) in various forms that are not limited to the amount of ownership of property (goods and services) including profits, but limited in the way of acquisition and use of property, we know it halal and haram.

Business ethics in Islam positions business as a human endeavor to seek the pleasure of Allah swt. Business does not aim for short-term, individual and purely profit based on mathematical calculations, but aims for short- term as well as long-term, namely personal and social responsibility in front of society, State and Allah swt.

Islamic ethics in business not only looks at the side of the commodity offered, but also concerns consumers, manufacturers, and transactions. Islamic jurisprudence as one of the references of Islamic ethics is also presented in their respective laws with clear limitations (Fikri, Bahri, & Budiman, 2018). The properties of a



commodity that is halal and provides clear benefits are a requirement for an ethical business. Similarly, transactions that are not clear in direction and not understood by each party are considered unethical business transactions (Subandi, 2000). The job of trading or trading is part of the business of most of our society. When trading someone always wants to make a big profit. If this is the goal of the business, then often they justify various ways to achieve that goal. In this case there are often negative actions that eventually become a habit. Public opinion, trade work is done full of fraud and dishonesty (Priansa, 2009).

This fact shows that the issue of justice is reciprocally related to business activities. Especially good and ethical business. On the one hand, the realization of justice in society will give birth to good conditions and conducive to the continuation of good and healthy business. Ethical and good, will create justice in society. On the other hand, rampant injustice will cause social ills that bother business actors. It is not surprising that until now justice has always been one of the important topics in business ethics, especially in Islamic business ethics (Keraf, 1999).

The protection theory is supported also by principles of Islamic business ethics theory. In general, Islamic teachings offer basic values or general principles whose application in business is adapted to the development of the times and consider the dimensions of space and time. In Islam there are basic values of business ethics, among them are monotheism, caliphate, worship, tazkiyah and ihsan. Fair is literally, the word *adil* comes from the Arabic word '*adala-ya'dilu-'adlan wa' adalatan* which means *to act justly, equitably, with fairness-act fairly, balanced, honestly* (Bishri, 2005). The Qur'an contains several terms that are close to the terms of justice, namely *al-qisth*, *al-adl*, and *mizan*. Quraish Shihab explains that the word *al-adl* means to place both parties in the same position. The word *al-qisth* means the appropriate and reasonable part and has a broader meaning than *al-adl*. The word *mizan* means scales and is also used to refer to justice (Fanani, 2005).

Honesty is the nature of Rasulullah saw that should be imitated. Rasulullah saw in business always puts forward honesty. Honesty is a guarantee and basis for good and long-term business activities. Honesty is a prerequisite for fairness in working relationships and is closely related to trust. Self-confidence is a very valuable asset in business. Islam commands all business transactions to be done honestly and frankly. Therefore, Allah swt., Promises happiness for the public who do business in an honest and frank manner. The need to conduct business transactions honestly,

will not provide corridors and space for fraud, lies and exploitation in all its forms. This order requires every businessman to strictly and fairly conduct all his business transactions (ustaq Ahmad, 2001). Amanah is according to Islam, human life and all its potential is a mandate given by Allah swt., To human beings. Islam instructs its adherents to be aware of this mandate in every step of life. Business issues are also a mandate between society and individuals and God. All business resources should be treated as a divine mandate by business actors. So that he will use his business resources efficiently.

### **3. Research Methodology**

This research is a type of empirical research using qualitative descriptive. Based on the problem, this study is classified as a qualitative descriptive research, meaning that this research seeks to describe, record, analyze and interpret what is studied, through observation, interview and study documentation (Mardalis, 2004).

The researcher examines the words, reports in detail from the respondents' point of view, and conducts studies on natural situations. Before each of these techniques is described in detail, it should be emphasized here that the very important thing that every researcher must understand is the reason why each technique is used, to obtain what information, and in which focus areas of the problem that requires interview techniques, which which requires observation techniques, which should both be done.

The choice of technique depends very much on the type of information obtained . In accordance with the background and formulation of the problems that have been described earlier, this study, the author uses a sociological approach. Sociological approach is the approach used to describe the state of society complete with structures, layers and various other social symptoms that are interrelated (Nata, 2000), also uses anthropology and religion, approaches that review and analyzes problems using qualitative descriptive.

### **4. Results and Discussion**

Construction for Hajj and Umrah pilgrims there are two trees, namely the mentor and prospective pilgrims for Hajj and Umrah who will be guided. The mentor in this case the counselor aims to empower the counselor of Hajj and Umrah effectively to achieve optimal results. The form of coaching that we do is to perform manasik umrah which aims to provide an understanding of the procedure of performing umrah worship well and correctly, this manasik as a supply for the

congregation as well as strengthen the relationship *silaturahmi* between the congregation. The mentor discussed in this study is PT. Zakiah Dina Tayyibah who works with the solders so that later it will be easier for the congregation to worship.

Candidates for Hajj and Umrah also need to be arranged so that the common goal will be achieved and implemented. Management of prospective pilgrims for Hajj and Umrah is the arrangement and arrangement of activities related to prospective pilgrims for Hajj and Umrah, from registration to return to the homeland.

Construction on matters related to various matters that cause the cultural shock is very necessary from an early age even before the prospective pilgrims register to perform the pilgrimage. Construction is done for the safety, smoothness, order and well-being of pilgrims for Hajj and Umrah as well as the perfection of worship without incurring additional costs that have been set.

The training done by PT. Zakiah Dina Tayyibah is to perform umrah rituals which aims to provide an understanding of the procedure of performing umrah worship well and correctly, this *manasik* as a supply for the congregation as well as strengthen the relationship between the congregation. In addition, the form of construction done with the intention of being a concern for the congregation. Given that the weather in Saudi Arabia is different from that in Indonesia, so through this coaching it is expected to be a concern for the pilgrims who will be leaving. Another thing to note is that the customs and habits there are different from the customs here. Therefore, through this coaching, it is expected to always maintain and establish friendship between fellow congregations and respect the customs and habits there. for the implementation of the ideals of Hajj and Umrah. Hajj and umrah pilgrims discussed in this study are PT. Zakiah In Tayyibah.

The services provided in Hajj and Umrah are a way to increase service to consumers which will later increase the number of customers and measure the success of a corporate organization. In addition, improving the service can be done by meeting the expectations of the congregation, that is, by performing comprehensive activities and having the commitment and cooperation of all units in the service.

*Reliability* is the ability to perform the services that are presented accurately and reliably. *Responsiveness* desire to help consumers and provide the best possible

service. To increase the number of consumers, in improving the quality of service and trust of prospective pilgrims is to strive to provide services to consumers as best as possible and by conducting promotions. Forms of service to provide the best service for prospective pilgrims Service is not just the part when prospective pilgrims are in office. In addition, PT. Zakiah Dina Tayyibah also does promotions, this is because now it is not difficult to do promotions anytime and anywhere. In addition, promotional tools are now sophisticated. So, the distribution of brochures can be done with promotion through WhatsApp, Facebook and others.

Confidence (*assurance*) that the knowledge and culture of compensation of employees and the company's ability to foster consumer confidence in the company. Forms of service to provide the best service for prospective service congregations to increase consumer confidence to is not easy. So the staff must serve as best as possible so that consumers feel more confident.

*Empathy* includes ease of relationship good communication, personal attention, and understand the needs of its customers. Forms of service to provide the best service for prospective pilgrims There must be someone whose name is mutual respect and also respect. This is because this method is the best key for how to make each staff and employee have a good relationship. Mutual appreciation and respect is also needed between employees and the congregation who will later succeed in every job and also business between PT. Zakiah Dina Tayyibah with the congregation.

*Tangible* that is physical appearance, personnel equipment and communication media. There are several steps that must be taken into account by the organizers in providing the best service to the congregation. The most important thing for the congregation, especially on departure, including in the case of tickets, consumers pay more attention. There are several aspects assessed by the congregation including the facilities and services provided. Set e lah congregation assess and feel the satisfaction they will tell about the facilities and services they get to relatives, friends, neighbors and other acquaintances. The opposite also happens when the congregation experiences frustration with the services provided by the company.

The development of the growing travel business has become one of the competitive forms of hajj and umrah travel business in the community. In general,

Islamic teachings offer basic values or general principles whose application in business is adapted to the development of the times and consider the dimensions of space and time. In Islam there are basic values of business ethics, among them are monotheism, caliphate, worship, tazkiyah and ihsan. From these basic values can be raised to the general principles of justice, honesty, openness (*transparency*), togetherness, freedom, responsibility and accountability.

Acting fairly means knowing the rights and obligations, understanding what is right and wrong, acting honestly and accurately according to the rules and laws that have been set and not acting arbitrarily. Justice basically lies in the balance or harmony between the claim of rights and the execution of obligations. A fair attitude towards the congregation is shown by cultivating a sense of brotherhood which is very important especially in terms of increasing the service and trust of the congregation. Because with the sense of brotherhood then between employees and the congregation will be created a sense of inconsistency with each other and it will later make it easier to communicate between employees and prospective congregation.

Honesty is the nature of Rasulullah saw that should be imitated. Rasulullah saw in business always puts forward honesty. Honesty is a guarantee and basis for good and long-term business activities. Honesty includes the prerequisites for justice in working relationships and is closely related to trust. Self-confidence is a very valuable asset in business.

The way done by PT. Zakiah Dina Tayyibah to increase the trust of the congregation is through the service provided. Forms of service to provide the best service for prospective congregation Service to increase consumer trust to is not easy. So the staff must serve as best as possible so that consumers feel more confident. This is because the way to serve each company is sometimes different, for example in one day the PT. Zakiah Dina Tayyibah serves five pilgrims sometimes two or three days. In ministry sometimes it is easy because the congregation is easier to talk to and easy to understand. Sometimes some even spend a lot of time explaining to them.

Islam commands all business transactions to be done honestly. Therefore, Allah swt., Promises happiness for the public who do business in an honest and frank

manner. The need to conduct business transactions honestly, will not provide corridors and space for fraud, lies and exploitation in all its forms. This order requires every businessman to strictly and fairly conduct all his business transactions. In a transaction, the nature of the mandate is very necessary because with the mandate, then everything will run smoothly. With the nature of the mandate, sellers and buyers will have the nature of not suspicious of each other or even worrying even if the goods are in the hands of others. Starting a business is usually based on trust. Therefore, trusts are an important component in buying and selling transactions. As Allah swt., Says in QS An- Nisaa ' / 4: 58; “Indeed, Allah commands you to convey the message to those who are entitled to receive it.”

According to Islam, human life and all its potential is a mandate given by Allah swt., To human beings. Islam instructs its adherents to be aware of this mandate in every step of life. Business issues are also a mandate between society and individuals and God. All business resources should be treated as a divine mandate by business actors. So it would use the resources of the business with nine efficient.

Seeing the condition, PT. Zakiah Dina Tayyibah has the trust to take care of and ensure the safety of every congregation. Therefore, the form of security guarantee is through insurance given to the congregation. When performing Hajj and Umrah, every congregation has the right to protection. When the congregation is on the plane, it is all facilitated by using insurance. However, once the congregation is in the holy land, the safety of his soul has become the responsibility of every individual and company / institution organizing Hajj and Umrah. Form of protection provided by PT. Zakiah Dina Tayyibah to her congregation is to provide insurance coverage. PT. Zakiah Dina Tayyibah is working with the ADIRA insurance company where this insurance applies since the prospective pilgrims leave the domicile (leaving home to leave for Hajj / Umrah) to the holy land until the pilgrims return to their country.

## **5. Conclusion**

Form of construction performed by PT. Zakiah Dina Tayyibah has fulfilled the principles of justice, honesty and trust by giving manasik guidance to prospective pilgrims

who will leave. This is meant to make the prospective congregation better prepared for worship.

Form of service PT. At Tayyibah zakiah good enough with regard to the reliability (*reliability*), Responsive (*responsiveness*), confidence (*assurance*), empathy (*empathy*) and Intangible (*tangible*) to candidates who will be leaving the Board of worship to the holy land to keep the element of Islamic business ethics.

Form of protection provided by PT. Zakiah Dina Tayyibah to her congregation is to provide insurance coverage. PT. Zakiah Dina Tayyibah is working with the ADIRA insurance company where this insurance applies since the prospective pilgrims leave the domicile (leaving home to leave for Hajj / Umrah) to the holy land until the pilgrims return to their country.

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